

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

DENNIS E. NORD
DINA NORD
Debtor(s)

Case No. 21-10004-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/04/2021.
- 2) The plan was confirmed on 08/10/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/02/2024.
- 6) Number of months from filing or conversion to last payment: 34.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$134,617.00
Less amount refunded to debtor \$10.58

NET RECEIPTS: \$134,606.42

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$12,153.50
Court Costs \$0.00
Trustee Expenses & Compensation \$10,936.78
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$23,090.28

Attorney fees paid and disclosed by debtor: \$2,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
2016 E CUMBERLAND LLC.	Secured	12,154.25	NA	NA	0.00	0.00
AFFIRM	Unsecured	781.00	NA	NA	0.00	0.00
ALLY	Unsecured	NA	14,027.00	14,027.00	0.00	0.00
ALLY	Secured	NA	28,358.66	31,915.25	16,394.60	0.00
AT&T SERVICES INC	Unsecured	NA	703.49	703.49	0.00	0.00
BANK OF AMERICA	Unsecured	565.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	442.61	442.61	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	486.86	486.86	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	192.27	192.27	0.00	0.00
CARRINGTON MORTGAGE SERVICES	Secured	NA	489,633.89	76,586.73	39,341.96	0.00
CHASE	Unsecured	998.00	NA	NA	0.00	0.00
DAVID DEAN, ESQUIRE	Unsecured	NA	NA	NA	0.00	0.00
FIRST PREMIER	Unsecured	1,060.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY	Secured	NA	44,907.00	51,156.21	26,278.51	0.00
FORD MOTOR CREDIT COMPANY	Secured	NA	8,088.14	9,213.68	4,732.99	0.00
GENESIS	Unsecured	553.00	NA	NA	0.00	0.00
GENESIS	Unsecured	NA	NA	NA	0.00	0.00
GPS PROPERTIES	Unsecured	NA	24,305.50	24,305.50	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	26,503.42	26,503.42	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	6,070.93	6,070.93	6,070.93	0.00
INTERNAL REVENUE SERVICE	Secured	NA	18,291.76	18,291.76	9,396.32	0.00
KOHL'S	Unsecured	NA	650.99	650.99	0.00	0.00
KOHL'S	Unsecured	NA	296.03	296.03	0.00	0.00
LVNV FUNDING	Unsecured	NA	3,189.76	3,189.76	0.00	0.00
LVNV FUNDING	Unsecured	NA	2,979.24	2,979.24	0.00	0.00
MATTHEW & MADELINE CIAUDELLI	Unsecured	NA	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	NA	475.16	475.16	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	809.18	809.18	0.00	0.00
NPRTO NORTH-EAST, LLC LB 1059	Unsecured	NA	811.97	811.97	0.00	0.00
NPRTO NORTH-EAST, LLC LB 1059	Unsecured	NA	1,590.07	1,590.07	0.00	0.00
PHH MORTGAGE SERVICES	Secured	NA	145,146.71	17,935.56	9,213.34	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PHILADELPHIA PARKING AUTHORITY	Unsecured	NA	500.00	500.00	0.00	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	488.22	488.22	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	75.72	75.72	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	553.18	553.18	0.00	0.00
QUANTUM3 GROUP LLC	Secured	NA	190.92	190.92	87.49	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	2,694.88	2,694.88	0.00	0.00
SIENA PLACE COMMUNITY ASSOCIA	Secured	NA	6,964.11	6,964.11	0.00	0.00
SIENNBA PLACE COMMUNITY	Unsecured	8,257.77	NA	NA	0.00	0.00
SYNCB/WALMART	Unsecured	253.00	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	181.65	181.65	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	154.72	154.72	0.00	0.00
SYNCHRONY/JC PENNEY	Unsecured	181.00	NA	NA	0.00	0.00
VERIZON	Unsecured	412.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	300.85	300.85	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	396.49	396.49	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$94,522.29	\$48,555.30	\$0.00
Debt Secured by Vehicle	\$92,285.14	\$47,406.10	\$0.00
All Other Secured	\$25,446.79	\$9,483.81	\$0.00
TOTAL SECURED:	\$212,254.22	\$105,445.21	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,070.93	\$6,070.93	\$0.00
TOTAL PRIORITY:	\$6,070.93	\$6,070.93	\$0.00
GENERAL UNSECURED PAYMENTS:	\$82,809.26	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$23,090.28</u>
Disbursements to Creditors	<u>\$111,516.14</u>
TOTAL DISBURSEMENTS :	<u>\$134,606.42</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/11/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.